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Chapter you are filing under:		
☐ Chapter 7		
☐ Chapter 11		
☐ Chapter 12		
■ Chapter 13		neck if this an nended filing
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ■ Chapter 13 ☐ Ch

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Shawn First name  M Middle name  Crain Last name and Suffix (Sr., Jr., II, III)	Christina First name  J Middle name  Crain Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8100	xxx-xx-3817

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Debtor 1 Shawn M Crain Debtor 2 Christina J Crain

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live	6820 Butterfield Dr	If Debtor 2 lives at a different address:		
		Cherry Valley, IL 61016  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
	Winnebago County		County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 1 Shawn M Crain

Deb	otor 2 Christina J Crain					Case number (if known)			
Par	t 2: Tell the Court About	Your Bank	ruptcy Ca	ase					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	☐ Chapt	er 7						
		☐ Chapt	er 11						
		☐ Chapt	er 12						
		■ Chapt	er 13						
8.	How you will pay the fee	abo ord a p	out how your er. If your re-printed	by the entire fee when I file my petition. Please check with the clerk's office in your local court for more detail ow you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or mone your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with inted address.					
				<b>y the fee in installments.</b> I ee <i>in Installment</i> s (Official F		otion, sign and attach the Application for Individuals to I	<sup>5</sup> ay		
		☐ I re but app	quest that is not req olies to yo	at my fee be waived (You r quired to, waive your fee, an ur family size and you are u	may request this opt id may do so only if inable to pay the fee	tion only if you are filing for Chapter 7. By law, a judge i your income is less than 150% of the official poverty lir e in installments). If you choose this option, you must fil official Form 103B) and file it with your petition.	e that		
9. Have you filed for ■ No.									
	bankruptcy within the last 8 years?	☐ Yes.							
	•		District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases pending or being	■ No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your	■ No.	Go to l	line 12.					
	residence?	☐ Yes.	Has yo	our landlord obtained an evi	ction judgment agai	inst you?			
				No. Go to line 12.					
				Yes. Fill out <i>Initial Stateme</i> bankruptcy petition.	ent About an Evictio	on Judgment Against You (Form 101A) and file it with th	is		

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	otor 1 Shawn M otor 2 Christina			2004	Case number (if known)	
Par	t 3: Report Abo	out Any Bu	sinesses	You Own as a Sole Proprie	etor	
12. Are you a sole proprietor of any full- or part-time business?		■ No.	No. Go to Part 4.			
			☐ Yes.	Name and location of bu	siness	
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		erate as d is not a atity such		Name of business, if any		
	If you have more sole proprietorsh separate sheet a	than one ip, use a		Number, Street, City, Sta	ate & ZIP Code	
	it to this petition.				ox to describe your business:	
				☐ Health Care Busi	ness (as defined in 11 U.S.C. § 101(27A))	
				☐ Single Asset Rea	l Estate (as defined in 11 U.S.C. § 101(51B))	
				☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))	
				☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				■ None of the abov	e	
Chapter 11 of the Bankruptcy Code and are you a small business deadlines. If you indicate to operations, cash-flow state in 11 U.S.C. 1116(1)(B).		s. If you indicate that you are as, cash-flow statement, and	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure			
	debtor?  For a definition o	definition of small	■ No.	I am not filing under Cha	pter 11.	
	business debtor, U.S.C. § 101(51		□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
			☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Par	t 4: Report if Yo	ou Own or	Have Any	/ Hazardous Property or Ar	ny Property That Needs Immediate Attention	
14.	Do you own or h	•	■ No.			
	alleged to pose of imminent and identifiable haza	a threat I ard to	☐ Yes.	What is the hazard?		
	public health or Or do you own a property that ne immediate atten	any eds		If immediate attention is needed, why is it needed?		
	For example, do perishable goods livestock that mu or a building that urgent repairs?	s, or st be fed,		Where is the property?		
	- <i>,</i>				Number, Street, City, State & Zip Code	

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Debtor 1 Shawn M Crain
Debtor 2 Christina J Crain
Case number (if known)

Part 5: Explain Your Ef

### Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-80061 Doc 1 Filed 01/11/18 Entered 01/11/18 14:05:32 Desc Main Document Page 6 of 67

	tor 2 Christina J Crain				Case num	nber (if known)	
Par	6: Answer These Questi	ions for Re	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consu individual primarily for a personal			lefined in 11 U.S.C. § 101(8)	as "incurred by an
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily busine money for a business or investme				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe th	hat are not consumer de	ebts or busir	ness debts	
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. G	so to line 18.			
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do yo are paid that funds will be availab				nistrative expenses
	administrative expenses		□ No				
ŀ	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
1Ω	How many Creditors do			П 4 000 5 000		<b>D</b> 05 004 50 000	
10.	you estimate that you	■ 1-49 □ 50-99		□ 1,000-5,000 □ 5001-10,000		☐ 25,001-50,000 ☐ 50,001-100,000	
	owe?	☐ 100-19 ☐ 200-99	99	□ 10,001-25,000		☐ More than100,00	0
19.	How much do you	□ \$0 - \$9	50,000	□ \$1,000,001 - \$10 i		□ \$500,000,001 - \$	1 billion
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 □ \$50,000,001 - \$10		□ \$1,000,000,001 - □ \$10,000,000,001	
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$5		☐ More than \$50 bi	
20.	How much do you estimate your liabilities	□ \$0 - \$9		□ \$1,000,001 - \$10 i		<u>     \$500,000,001 - \$</u>	
	to be?	_	001 - \$100,000	□ \$10,000,001 - \$50 □ \$50,000,001 - \$10		□ \$1,000,000,001 □ \$10,000,000,001	
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$5		☐ More than \$50 b	
Par	7: Sign Below						
For	you	I have ex	amined this petition, and I declare	under penalty of perjury	that the inf	formation provided is true and	correct.
			chosen to file under Chapter 7, I an tates Code. I understand the relief				
			rney represents me and I did not part, I have obtained and read the not				I out this
		I request	relief in accordance with the chapt	er of title 11, United Sta	tes Code, s	pecified in this petition.	
		bankrupto and 3571					
			vn M Crain		Christina J		
		Shawn N Signature	of Debtor 1		stina J Cra ature of Del		
		Executed		Exec	cuted on _	January 11, 2018	
			MM / DD / YYYY		N	MM / DD / YYYY	

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Debtor 1	Shawn M Crain	Document Page 7 of 67				
Debtor 2	Christina J Crain		e number (if known)			
•	attorney, if you are ted by one	under Chapter 7, 11, 12, or 13 of title 11, l	United States Code, and have ex	nformed the debtor(s) about eligibility to proceed explained the relief available under each chapter ebtor(s) the notice required by 11 U.S.C. § 342(b)		
	e not represented by ey, you do not need s page.		plies, certify that I have no know	ledge after an inquiry that the information in the		
		/s/ Jacob Maegli	Date	January 11, 2018		
		Signature of Attorney for Debtor		MM / DD / YYYY		
		Jacob Maegli 6317153 Printed name				
		Eric Pratt Law Firm P.C.				
		Firm name				
		5411 E. State St, Ste 202				
		Rockford, IL 61108				
		Number, Street, City, State & ZIP Code				
		Contact phone	Email address			
		6317153				
		Bar number & State				

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	Docume	HE I due o oi oi			
ill in this information to identify your case:					
Shawn M Crain First Name	Middle Name	Last Name			
Christina J Crain					
First Name	Middle Name	Last Name			
nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
	Shawn M Crain First Name Christina J Crain First Name	Shawn M Crain First Name Middle Name  Christina J Crain First Name Middle Name	Shawn M Crain  First Name Middle Name Last Name  Christina J Crain  First Name Middle Name Last Name		

☐ Check if this is an amended filing

## Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	assets of what you own
		value	or what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	195,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,500.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	213,500.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	185,311.31
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	59,343.00
	Your total liabilities	\$	244,654.31
⊃ar	t3: Summarize Your Income and Expenses		
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,676.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,451.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
	■ Yes		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 2	Christina J Crain		Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 1,500.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	17,961.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	17,961.00

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Filli	in this information to identify your case and t				
Deb	Shawn M Crain First Name Midd	le Name Last Name			
	otor 2 Christina J Crain	le Name Last Name			
		RN DISTRICT OF ILLINOIS			
	e number			ī	☐ Check if this is an amended filing
	ficial Form 106A/B chedule A/B: Property				12/15
hink nforr	it fits best. Be as complete and accurate as possit mation. If more space is needed, attach a separate series yer every question.	t an asset only once. If an asset fits in more than one ole. If two married people are filing together, both are esheet to this form. On the top of any additional pages, other Real Estate You Own or Have an Interest In	equally respo	onsible for sup	plying correct
	No. Go to Part 2.  Yes. Where is the property?	arry residence, building, land, or similar property.			
1.1	6820 Butterfield Dr Street address, if available, or other description	What is the property? Check all that apply  Single-family home  Duplex or multi-unit building  Condominium or cooperative	the amount	of any secured	ms or exemptions. Put claims on <i>Schedule D:</i> s <i>Secured by Property.</i>
	Cherry Valley IL 61016-0000 City State ZIP Code	☐ Manufactured or mobile home ☐ Land ☐ Investment property ☐ Timeshare ☐ Other	Describe th	erty? 5,000.00 ne nature of yo	Current value of the portion you own? \$195,000.00 ur ownership interest ncy by the entireties, or
		Who has an interest in the property? Check one  Debtor 1 only		e), if known.	· ,
	Winnebago	Debtor 2 only			
	County	<ul><li>Debtor 1 and Debtor 2 only</li><li>At least one of the debtors and another</li></ul>		if this is comm	nunity property

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$195,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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Debt			Case number (if known)			
3. <b>Ca</b>	rs, vans, trucks, tractors, sport utility ve	chicles, motorcycles				
	No					
	Yes					
3.1	Make: Ford Model: Escape	Who has an interest in the property? Check one ☐ Debtor 1 only	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: laims Secured by Property.		
	Year: 2014 Approximate mileage: 78000 Other information:	■ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?		
		☐ Check if this is community property (see instructions)	\$10,500.00	\$10,500.00		
3.2	Make:         Honda           Model:         CRV           Year:         2007	Who has an interest in the property? Check one ☐ Debtor 1 only ☐ Debtor 2 only	the amount of any secu	claims or exemptions. Put tred claims on Schedule D: laims Secured by Property.		
	Approximate mileage: 18000 Other information:	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?		
	son drives and makes payments on car	☐ Check if this is community property (see instructions)	\$5,000.00	\$5,000.00		
5 <b>A</b> (		n for all of your entries from Part 2, including		<b>\$45</b> 500 00		
.pa	ages you have attached for Part 2. Write	that number here		\$15,500.00		
	Describe Your Personal and Household It ou own or have any legal or equitable in			Current value of the portion you own? Do not deduct secured claims or exemptions.		
E:	busehold goods and furnishings xamples: Major appliances, furniture, linens No Yes. Describe	s, china, kitchenware		duling of exemptions.		
		furniture & personal belongings		\$2,000.00		
E)	ectronics xamples: Televisions and radios; audio, vid including cell phones, cameras, n No Yes. Describe	eo, stereo, and digital equipment; computers, prin nedia players, games	ters, scanners; music collec	tions; electronic devices		
	tvs, cell phones,	computers		\$300.00		
	,					

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

Case 18-80061 Doc 1 Filed 01/11/18 Entered 01/11/18 14:05:32 Desc Main Page 12 of 67 Document Debtor 1 Shawn M Crain Debtor 2 Christina J Crain Case number (if known) ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$200.00 necessary wearing apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$200.00 wedding rings & misc. costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,700.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes.....

Chase Bank

Schedule A/B: Property

Official Form 106A/B

17.1. checking

\$200.00

page 3

Entered 01/11/18 14:05:32 Case 18-80061 Doc 1 Filed 01/11/18 Desc Main Page 13 of 67 Document Debtor 1 Shawn M Crain Debtor 2 Christina J Crain Case number (if known) \$100.00 17.2. checking Alpine Bank 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No  $\hfill \square$  Yes. Give specific information about them...

### 27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

	Case 18-8006	1 DOC 1	Document	Page 14 of 67	2 Desc Main
Debtor 1 Debtor 2	Shawn M Crain Christina J Crain		Document	Case number (if know	<i>(</i> n)
■ No	funds owed to you  Give specific information	on about them, inc	sluding whether you alre	ady filed the returns and the tax years	
■ No			usal support, child suppo	ort, maintenance, divorce settlement, prope	erty settlement
Exam <sub>l</sub> ■ No	amounts someone ow oles: Unpaid wages, dis benefits; unpaid lo Give specific informati	ability insurance pans you made to		efits, sick pay, vacation pay, workers' com	pensation, Social Security
31. Interes	sts in insurance polici	es	nealth savings account (	HSA); credit, homeowner's, or renter's insu	ırance
■ Yes.	Name the insurance co	mpany of each po Company name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
	<u>_t</u>	erm life policy w	v/ ING - no cash value	e spouse	\$0.00
		erm life policy v ⁄alue	v/ State Farm - no cas	sh spouse	\$0.00
If you somed No ☐ Yes.  33. Claims Examp No ☐ Yes.	are the beneficiary of a one has died.  Give specific information of a against third parties, poles: Accidents, employ  Describe each claim	on  whether or not yment disputes, ins	you have filed a lawsui surance claims, or rights	surance policy, or are currently entitled to r it or made a demand for payment to sue	
■ No	contingent and unliqu  Describe each claim		every nature, including	g counterclaims of the debtor and rights	s to set off claims
35. Any fir	nancial assets you did	not already list			
■ No □ Yes.	Give specific information	on			
		•		ny entries for pages you have attached	\$300.00
Part 5: De	escribe Any Business-Rel	ated Property You	Own or Have an Interest	n. List any real estate in Part 1.	
	own or have any legal or	equitable interest	in any business-related p	roperty?	
NO. GO	J.O I UIL O.				

Official Form 106A/B Schedule A/B: Property page 5

☐ Yes. Go to line 38.

Case 18-80061 Doc 1 Filed 01/11/18 Entered 01/11/18 14:05:32 Desc Main Page 15 of 67 Document Debtor 1 Shawn M Crain Debtor 2 Christina J Crain Case number (if known) Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$195,000.00 Part 2: Total vehicles, line 5 \$15,500.00 Part 3: Total personal and household items, line 15 \$2,700.00

57. Part 4: Total financial assets, line 36 58. \$300.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$18,500.00 Copy personal property total \$18,500.00

<u>Ψ10,000.00</u>

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$213,500.00

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		Docume	TIL T GGC TO GI GI	
Fill in this infor	mation to identify your	case:		
Debtor 1	Shawn M Crain First Name	Middle Name	Last Name	
Debtor 2	Christina J Crain			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				Chack if this is
(II KHOWH)				☐ Check if this is amended filing

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
6820 Butterfield Dr Cherry Valley, IL 61016 Winnebago County	\$195,000.00		\$14,745.69	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2014 Ford Escape 78000 miles	\$10,500.00		\$2,400.00	735 ILCS 5/12-1001(c)
Elle Holli Garedale 775. G. I			100% of fair market value, up to any applicable statutory limit	
older household furniture & personal belongings	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
Line from <i>Schedule A/B</i> : 6.1			100% of fair market value, up to any applicable statutory limit	
tvs, cell phones, computers	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Elle Holli Garedale 775. F. I			100% of fair market value, up to any applicable statutory limit	
necessary wearing apparel Line from Schedule A/B: 11.1	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Ello Holli Golloddio 7/D. 11.1			100% of fair market value, up to any applicable statutory limit	

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Shawn M Crain

Debtor 2 Christina J Crain Case number (if known) Brief description of the property and line on Schedule A/B that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B wedding rings & misc. costume jewelry 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit checking: Chase Bank 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit checking: Alpine Bank 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

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		Document	Page 18	of 67		
Fill in this informa	ation to identify you	ur case:				
Debtor 1	Shawn M Crain					
	First Name	Middle Name	Last Name		-	
Debtor 2	Christina J Crain				-	
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	cruptcy Court for the	NORTHERN DISTRICT OF ILLIN	10IS		-	
Case number						
(if known)					☐ Check	if this is an
					ameno	led filing
Official Form	106D					
Official Form						
Schedule [	D: Creditors	Who Have Claims S	ecured	by Propert	у	12/15
		If two married people are filing together out, number the entries, and attach it to				
1. Do any creditors h	ave claims secured b	y your property?				
☐ No. Check t	his box and submit t	his form to the court with your other s	chedules. Yo	u have nothing else t	o report on this form.	
Yes. Fill in a	all of the information	below.		-		
	Secured Claims					
		more than one secured claim, list the credi	tor senarately	Column A	Column B	Column C
for each claim. If mor	e than one creditor has	ical order according to the creditor's name.	n Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Nationstar N	Nortgage LLC	Describe the property that secures the	e claim:	\$180,254.31	\$195,000.00	\$0.00
Creditor's Name		6820 Butterfield Dr Cherry Valle	y, IL			
Attn: Dankr	intov	61016 Winnebago County				
Attn: Bankru 8950 Cypre	ss Waters Blvd	As of the date you file, the claim is: Ch	neck all that			
Coppell, TX		apply.  Contingent				
Number, Street, C	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		<ul> <li>An agreement you made (such as mo car loan)</li> </ul>	ortgage or secu	ıred		
■ Debtor 1 and Deb	tor 2 only	☐ Statutory lien (such as tax lien, mech	anic's lien)			
☐ At least one of the	•	☐ Judgment lien from a lawsuit				
☐ Check if this clai		☐ Other (including a right to offset)				
community deb	İ					
	Opened					
	12/12 Last					
Date debt was incur	Active red 11/25/17	Last 4 digits of account numbe	er 7237			
Wells Fargo	Dealer					
Services		Describe the property that secures the	e claim:	\$5,057.00	\$5,000.00	\$0.00
Creditor's Name		2007 Honda CRV 18000 miles				
A., 5		son drives and makes payments	s on			
Attn: Bankru Po Box 196		As of the date you file, the claim is: Ch	neck all that			
Irvine, CA 9	-	apply.  Contingent				
	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as mo car loan)	ortgage or secu	ıred		
■ Debtor 1 and Deb	tor 2 only	☐ Statutory lien (such as tax lien, mech	anic's lien)			
☐ At least one of the	debtors and another	☐ Judgment lien from a lawsuit				

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Debtor 1	Shawn M (	Shawn M Crain			Case number (if know)	
	First Name	Middle Na	ame Last Name	_	_	
Debtor 2	Christina J	Crain				
	First Name	Middle Na	ame Last Name			
	if this claim re unity debt	lates to a	☐ Other (including a right to offset	)		
		Opened 05/14 Last Active				
Date debt	was incurred	11/14/17	Last 4 digits of account n	umber <u>0839</u>		
		•	column A on this page. Write that n		\$185,311.31	
	the last page of the last number here		the dollar value totals from all pag	es.	\$185,311.31	

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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	Ousc 10 00001 Do	Document Page 2	20 of 67	7.02 De30 Main
Fill in this i	nformation to identify your cas			
Debtor 1	Shawn M Crain			1
	First Name	Middle Name Last Name		
Debtor 2	Christina J Crain			
(Spouse if, filing	) First Name	Middle Name Last Name		
United State	es Bankruptcy Court for the: N	ORTHERN DISTRICT OF ILLINOIS		
Case number	er			
(if known)				☐ Check if this is an
				amended filing
Official F	orm 106E/F			
		Have Unsecured Claims	•	12/15
		art 1 for creditors with PRIORITY claims and		
Schedule D: C eft. Attach the name and cas	creditors Who Have Claims Secured e Continuation Page to this page. If e number (if known).	Leases (Official Form 106G). Do not includ by Property. If more space is needed, cop you have no information to report in a Part	y the Part you need, fill it out,	, number the entries in the boxes on the
	ist All of Your PRIORITY Unsec			
_ `	reditors have priority unsecured cla	aims against you?		
	o to Part 2.			
☐ Yes.				
	ist All of Your NONPRIORITY U			
3. Do any c	reditors have nonpriority unsecure	d claims against you?		
☐ No. Yo	ou have nothing to report in this part.	Submit this form to the court with your other so	hedules.	
Yes.				
unsecure	d claim, list the creditor separately for	s in the alphabetical order of the creditor was each claim. For each claim listed, identify what is other creditors in Part 3.If you have more that	at type of claim it is. Do not list c	laims already included in Part 1. If more
				Total claim
4.1 Afn	į	Last 4 digits of account numbe	r 6225	\$991.00
	oriority Creditor's Name			
	n: Bankruptcy Box 3097	When was the debt incurred?	Opened 09/17	
	omington, IL 61702			
	ber Street City State Zlp Code	As of the date you file, the clain	n is: Check all that apply	
Who	incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Pebtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	at least one of the debtors and another		ed claim:	
	check if this claim is for a commun			
debt	e claim subject to offset?	Obligations arising out of a sereport as priority claims	paration agreement or divorce t	that you did not
Is th	-	Debts to pension or profit-shar	ring plans, and other similar dol	nte
<b>—</b> N	IO	• • •	Attorney St. Anthony Ro	
ПΥ	'es	Other. Specify Samc	Audiney St. Anthony Ro	UCKIUIU

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Debtor 1 Debtor 2	Shawn M Crain Christina J Crain		Case number (if know)			
	Ally Financial	Last 4 digits of account number	8456	\$7,508.00		
,	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 380901 Bloomington, MN 55438	ankruptcy 380901 When was the debt incurred?				
	Number Street City State Zlp Code	is: Check all that apply				
,	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another  Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	aration agreement or divorce that you did not				
	■ No	report as priority claims  Debts to pension or profit-sharir	ng plans, and other similar debts			
	☐ Yes					
	ARS National Services Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00			
Box 469046		When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim				
,	Who incurred the debt? Check one.					
	Debtor 1 only	Debtor 1 only				
	Debtor 2 only					
	■ Debtor 1 and Debtor 2 only					
	☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts			
	Yes	Other. Specify notice				
4.4	Atg Credit Llc	Last 4 digits of account number	7237	\$111.00		
	Nonpriority Creditor's Name 1700 W Cortland St Ste 2	When was the debt incurred?	Opened 06/14			
	Chicago, IL 60622  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
,	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts			
	□ Yes		attorney Radiology Consultants Of			

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Debtor	2 Christina J Crain	Case number (if know)				
4.5	Bank Of America	Last 4 digits of account number	9558	\$788.00		
	Nonpriority Creditor's Name Nc4-105-03-14 Po Box 26012	When we she dold incomed?	Opened 07/03 Last Active			
-	Greensboro, NC 27410  Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim i	is: Check all that apply			
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	□ Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
		☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not			
	No	Debts to pension or profit-sharin	a plans, and other similar debts			
		·				
	Yes	Other. Specify Credit Card				
4.6 Capital Management Nonpriority Creditor's Name		Last 4 digits of account number		\$0.00		
	698 1/2 S. Ogden St Buffalo, NY 14206	When was the debt incurred?				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only					
	■ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify notice				
4.7	Capital One	Last 4 digits of account number	7509	\$4,499.00		
	Nonpriority Creditor's Name	Last 4 digits of account number	7509	Ψ4,499.00		
	Attn: General Correspondence/Bankruptcy Po Box 30285	When was the debt incurred?	Opened 03/14 Last Active 6/10/17			
-	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim i				
	Who incurred the debt? Check one.					
	☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt		ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing				
	Yes	Other. Specify Credit Card				

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	2 Christina J Crain		Case number (if know)	
4.8	Capital One	Last 4 digits of account number	2060	\$897.00
	Nonpriority Creditor's Name	_	<del></del>	*
	Attn: General	When was the debt incurred?	Opened 08/14 Last Active 8/17/17	
	Correspondence/Bankruptcy Po Box 30285	when was the debt incurred?	6/17/17	
	Salt Lake City, UT 84130	_		
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	<u>_</u>		
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.9	Capital One / Bergne Nonpriority Creditor's Name	Last 4 digits of account number	1112	\$0.00
	Attn: Bankruptcy Dept		Opened 4/08/06 Last Active	
	Po Box 30258	When was the debt incurred?	7/10/12	
	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim	s. Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam's	S. Oncok all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Account		
		· · ·		
4.1 0	Capital One / Furnit	Last 4 digits of account number	5394	\$0.00
	Nonpriority Creditor's Name	_	0 105/00 1 1 1 1 1	
	Attn: General Correspondence/Bankruptcy	When was the debt incurred?	Opened 05/09 Last Active 6/25/14	
	Po Box 30285	When was the debt incurred:	0/23/14	
	Salt Lake City, UT 84130	_		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only			
	<u> </u>	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	a ciaiin:	
	☐ Check if this claim is for a community debt	_	retion correspond to discount that the state of the state	
	Is the claim subject to offset?	<ul> <li>Obligations arising out of a separeport as priority claims</li> </ul>	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes			
	_ 100	■ Other. Specify Charge Acc	<del>~ ~ · · ·</del>	

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		· · · · · · · · · · · · · · · · · · ·	
Capital One / Menard	Last 4 digits of account number	7398	\$0.00
Nonpriority Creditor's Name Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 04/03 Last Active 6/25/14	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar debte	
■ No			
Yes	Other. Specify Charge Acc	ount	
Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	7536	\$0.00
Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 07/04 Last Active 6/29/14	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
Yes	Other. Specify Credit Card		
Chase Card Services	Last 4 digits of account number	7308	\$0.00
Nonpriority Creditor's Name	_		
Correspondence Dept Po Box 15278	When was the debt incurred?	Opened 11/95 Last Active 3/24/14	
Wilmington, DE 19850	when was the dept incurred?	3/24/14	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alaim.	
At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	u Gaiiii:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	■ Other. Specify Charge Acc	ount	

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Debte Debte	or 2 Christina J Crain		Case number (if know)	
4.1 4	Citibank/The Home Depot	Last 4 digits of account number	0724	\$0.00
	Nonpriority Creditor's Name Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 St Louis, MO 63129	When was the debt incurred?	Opened 5/10/04 Last Active 7/18/14	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	ount	
4.1 5	Comenity Bank/bergners	Last 4 digits of account number	5617	\$118.00
	Nonpriority Creditor's Name		Opened 04/06 Last Active	
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	3/18/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	ount	
4.1 6	Comenity Bank/Lane Bryant	Last 4 digits of account number	6858	Unknown
	Nonpriority Creditor's Name Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 06/93 Last Active 08/08	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	ration agreement or diverse that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin		
	Yes	■ Other. Specify Charge Acc	ount	

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	2 Christina J Crain		Case number (if know)	
4.1	Convergent Heathcare Recovery	Last 4 digits of account number	8001	\$166.00
	Nonpriority Creditor's Name			*
	121 Ne Jefferson St	When was the debt incurred?	Opened 1/21/14	
	Suite 100 Peoria, IL 61602			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	,	,	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Cbo Osf		
4.1				
8	Convergent Outsoucring	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name Box 9004	When was the debt incurred?		
	Renton, WA 98057			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify notice		
4.1	Credit One Bank Na	Last 4 digits of account number	0207	\$0.00
9	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ0.00
	Po Box 98873		Opened 09/15 Last Active	
	Las Vegas, NV 89193	When was the debt incurred?	5/03/16	
-	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	·	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		

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	Christina J Crain		Case number (if know)	
4.2	Creditors Protection S	Last 4 digits of account number	3017	\$1,314.00
	Nonpriority Creditor's Name Po Box 4115	When was the debt incurred?	Opened 1/06/15	
	Rockford, IL 61101  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only  □ At least one of the debtors and another  □ Check if this claim is for a community debt Is the claim subject to offset?	☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Orthoillinois		
4.2	Dell Financial Services  Nonpriority Creditor's Name	Last 4 digits of account number	0729	\$1,558.00
	Attn: Bankruptcy Po Box 81577 Austin, TX 78708	When was the debt incurred?	Opened 04/05 Last Active 12/14/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l alaim.	
	☐ At least one of the debtors and another	Student loans	diami.	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	ount	
4.2	Dennis A. Brebner & Associates  Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	860 Northpoint Blvd Waukegan, IL 60085	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify notice		

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2 Christina J Crain	Case number (if know)	
integrated home care	Last 4 digits of account number	\$238.00
Nonpriority Creditor's Name		
5027 harrison ave	When was the debt incurred?	
Rockford, IL 61108  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you file, the damin is. Offect all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	_	
■ Debtor 1 and Debtor 2 only	☐ Unliquidated	
, , , , , , , , , , , , , , , , , , , ,	☐ Disputed  Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt		
Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify medical	
Jeffry Manasse & Assoc	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name		· ·
608 S. Washington St #200 Naperville, IL 60540	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
☐ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify notice	
Joseph Schoening, DDS	Last 4 digits of account number	\$1,140.00
Nonpriority Creditor's Name	<del></del>	
1574 S. Bell School Rd.	When was the debt incurred?	
Cherry Valley, IL 61016-9362  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam is. Oneok an that apply	
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	-	
_	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	

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	2 Christina J Crain		Case number (if know)	
4.2	Kahla/Capital Opa		7510	<b>#2.470.00</b>
6	Kohls/Capital One Nonpriority Creditor's Name	Last 4 digits of account number	7510	\$2,170.00
	Kohls Credit		Opened 04/13 Last Active	
	Po Box 3043	When was the debt incurred?	5/20/17	
	Milwaukee, WI 53201			=
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	adion agreement of arrefee that you are not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Charge Acc	ount	_
4.2 7	Kryger Glass Co	Last 4 digits of account number		\$1,750.00
	Nonpriority Creditor's Name			
	1221 Harrison St	When was the debt incurred?		_
	Kansas City, MO 64106  Number Street City State Zlp Code	As of the data you file the claim	Charle all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim	в. Спеск ан тпат арргу	
	Debtor 1 only			
		Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Services		-
4.2				
8	LVNV Funding/Resurgent Capital	Last 4 digits of account number	0207	\$576.00
	Nonpriority Creditor's Name Po Box 10497	When was the debt incurred?	Opened 01/17	
	Greenville, SC 29603	when was the debt incurred?	Opened 01/17	_
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	agreement of arverse that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
			ompany Account Credit One Bank	
	Yes	Other. Specify N.A.	. ,	-

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Debt	or 2 Christina J Crain	Case number (if know)	
4.2	M. Asim Mustafa MD		¢442.00
9	M. Asim Mustafa MD  Nonpriority Creditor's Name	Last 4 digits of account number	\$112.00
	461 N . Mulford Rd #12 Rockford, IL 61107	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical	
	Li Tes	Other. Specify Medical	
4.3	Midland Funding	Last 4 digits of account number 6277	\$724.00
0	Nonpriority Creditor's Name		<u> </u>
	Attn: Bankruptcy	When was the debt incurred? Opened 01/17	
	Po Box 939069		
	San Diego, CA 92193  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The or and date you may and diamined officer an unat apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Factoring Company Account Synchrony Bank	
4.3 1	OSF Healthcare	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 7978 Solution Center	When was the debt incurred?	
	Chicago, IL 60677-7009  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The or and date you may and diamined officer an unat apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical	
		· · ·	

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Debtor 2	1 Shawn M Crain Christina J Crain		Case number (if know)	
- 1	paypal	Last 4 digits of account number	6378	\$607.00
	Nonpriority Creditor's Name Box 105658 Atlanta, GA 30348	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify credit card		
9	Portfolio Recovery	Last 4 digits of account number	0118	\$876.00
	Nonpriority Creditor's Name Po Box 41067 Norfolk, VA 23541	When was the debt incurred?	Opened 04/17	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other Specify Factoring C Usa N.A.	ompany Account Capital One Bank	
4.3	rockford medical rehab	Last 4 digits of account number		\$1,650.00
<del></del>	Nonpriority Creditor's Name 11800 Cardinal Lane Caledonia, IL 61011	When was the debt incurred?		· ,
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical		

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Debt	Christina J Crain		Case number (if know)	
1.3	rockford mercantile	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name 2502 S. Alpine Rd Rockford, IL 61108	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify notice		
1.3	State Collection Service	Last 4 digits of account number	9895	\$757.00
	Nonpriority Creditor's Name Attention: Bankruptcy Po Box 6250	When was the debt incurred?	Opened 06/17	
	Madison, WI 53716			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	_	Поли		
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans	d Gain.	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify  Other Specify  Divison Of U	Attorney Swedishamerican A J	
1.3	Swedish American	Local Police of Control of Control		\$2,350.00
<u>'</u> ]	Nonpriority Creditor's Name Box 310283	Last 4 digits of account number When was the debt incurred?		Ψ2,330.00
	Des Moines, IA 50331	_		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	-		
	Debtor 2 only	Contingent		
	_	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans	u viaiiii.	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	□ Yes	■ Other. Specify medical		
	<b>—</b> 163	Utner. Specify The Gloan		

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Debt	or 2 Christina J Crain	Case number (if know)		
4.3	Swedish American Heavital			¢c0.00
8	Swedish American Hospital  Nonpriority Creditor's Name	Last 4 digits of account number		\$60.00
	Box 1567	When was the debt incurred?		
	Rockford, IL 61110			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Medical		
4.3	Cuit Financial Corn			\$8,200.00
9	Swift Financial Corp  Nonpriority Creditor's Name	Last 4 digits of account number		φο,200.00
	3505 Silverside Dr Suite 200 Wilmington, DE 19810	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
		Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt	_	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify loan		
4.4 0	Synchrony Bank/ Old Navy	Last 4 digits of account number	8903	\$0.00
	Nonpriority Creditor's Name	_		
	Attn: Bankruptcy	MI	Opened 12/22/03 Last Active	
	Po Box 965060 Orlando, FL 32896	When was the debt incurred?	6/26/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•	11,7	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
		Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	<del></del>	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	manon agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	□ Yes	■ Other. Specify Charge Acc		
		- Other Opening	_	

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Debto	or 2 Christina J Crain		Case number (if know)	
1.4 1	Synchrony Bank/Amazon	Last 4 digits of account number	8310	\$584.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 08/14 Last Active 10/03/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Acc	ount	
1.4	Synchrony Bank/Lowes  Nonpriority Creditor's Name	Last 4 digits of account number	5398	\$0.00
	Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 10/17/02 Last Active 9/18/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	ount	
1.4	Synchrony Bank/Sams Nonpriority Creditor's Name	Last 4 digits of account number	7542	\$0.00
	Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 7/28/09 Last Active 6/26/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	$\square$ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Acc	ount	

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Debto	or 2 Christina J Crain		Case number (if know)	
4.4 4	Synchrony Bank/Walmart	Last 4 digits of account number	8767	\$0.00
•	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060 Orlando, FL 32896 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim i	Opened 12/14 Last Active 10/19/15	
	Who incurred the debt? Check one.	As of the date you me, the claim	<b>3.</b> Опеск ан тых арргу	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	1 claim:	
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Student loans	i Ciaiii.	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other Specify Charge Acc		
4.4 5	Tnb-Visa (TV) / Target	Last 4 digits of account number	1929	\$638.00
	Nonpriority Creditor's Name C/O Financial & Retail Services Mailstop BV PO Box 9475	When was the debt incurred?	Opened 08/03 Last Active 12/01/17	
	Minneapolis, MN 55440  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	<b>,</b>		
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card		
4.4 6	Us Dept Of Ed/Great Lakes Higher Educati	Last 4 digits of account number	8581	\$17,961.00
	Nonpriority Creditor's Name Attn: Bankruptcy 2401 International Lane	When was the debt incurred?	Opened 10/16 Last Active 11/30/17	
	Madison, WI 53704  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		co-signed st	udent lolans for son	

Part 3: List Others to Be Notified About a Debt That You Already Listed

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Debtor 1	Shawn M Crain	
Debtor 2	Christina J Crain	Case number (if know)

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim	
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	<b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	17,961.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	41,382.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	59,343.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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		Docume	THE TAUC STOLOT	
Fill in this infor	mation to identify your	case:		
Debtor 1	Shawn M Crain First Name	Middle Name	Last Name	
Debtor 2	Christina J Crain			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
, r				

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have th , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for		
2.1							
	Name						
	Number	Street					
	City		State	ZIP Code			
2.2	Name				_		
	Number	Street			_		
	City		State	ZIP Code	_		
2.3							
	Name						
	Number	Street					
	City		State	ZIP Code	<u> </u>		
2.4							
	Name						
	Number	Street			_		
	City		State	ZIP Code	_		
2.5	•						
	Name						
	Number	Street			_		
	City		State	ZIP Code	<u> </u>		

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		Documer	nt Page 38 c	of 67	
Fill in thi	s information to identify your	case:			
Debtor 1	Shawn M Crain				
D - l- ( 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fi	Christina J Crain First Name	Middle Name	Last Name		
	ates Bankruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Offica Of	ates bankruptey Court for the.	- NORTHERN BIOTRIOT	31 ILLIIVOIO		
Case nun (if known)	nber			☐ Check if this is amended filing	
	al Form 106H				
Sche	dule H: Your Cod	ebtors			12/15
		, ,	o not list either spouse	as a codebtor.	
	thin the last 8 years, have you na, California, Idaho, Louisiana,			ry? (Community property states and territories inclington, and Wisconsin.)	lude
	o. Go to line 3. es. Did your spouse, former spou	ise, or legal equivalent live	with you at the time?		
in lin Form	e 2 again as a codebtor only it	f that person is a guaranto	or or cosigner. Make	r if your spouse is filing with you. List the pers sure you have listed the creditor on Schedule 16G). Use Schedule D, Schedule E/F, or Schedu	D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you owe Check all schedules that apply:	the debt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
22				Cahadula D. lina	
3.2	Name			□ Schedule D, line □ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	

State

City

ZIP Code

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							•			
Fill	in this information	to identify your ca	ase:							
Del	btor 1	Shawn M Cra	ain							
1	btor 2 buse, if filing)	Christina J C	rain							
Uni	ited States Bankrup	otcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS						
(If kr	se number	4001					Check if this is  An amende  A supplem 13 income	ed filing ent showir	ng postpetition ollowing date:	
	fficial Form						MM / DD/ \	YYYY		
	chedule I:									12/1
sup spo atta	plying correct info use. If you are sep ch a separate she	ormation. If you parated and you	sible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, and you th you, do not incl	r spouse i ude infori	s liv nati	ing with you, incl on about your sp	ude infori ouse. If m	mation about ore space is	your needed,
1.	Fill in your employment information.			Debtor 1			Debtor 2	2 or non-f	iling spouse	
	If you have more than one job,		☐ Employed			■ Empl	oyed			
	attach a separate page with information about additional employers.		Employment status	■ Not employed			☐ Not e	employed		
			Occupation	disabilty			social n	nedia ma	rketing	
	Include part-time self-employed wo		Employer's name				Stems	Floral & N	More	
	Occupation may or homemaker, if		Employer's address							
			How long employed the	nere?				7 months		
Pai	rt 2: Give De	etails About Mor	nthly Income							
	mate monthly incuse unless you are		ate you file this form. If y	ou have nothing to	report for	any	line, write \$0 in the	space. In	clude your nor	n-filing
-	ou or your non-filing e space, attach a s		ore than one employer, co this form.	mbine the informati	on for all e	emplo	oyers for that perso	on on the li	ines below. If y	you need
							For Debtor 1		btor 2 or ing spouse	
2.			ry, and commissions (becalculate what the monthly		2.	\$	0.00	\$	1,200.00	
3.	Estimate and lis	st monthly overt	ime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross	Income. Add lir	ne 2 + line 3.		4.	\$	0.00	\$	1.200.00	

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Debi	tor 1 tor 2	Shawn M Crain Christina J Crain	_	Cas	e number ( <i>if known</i> )			
	Con	by line 4 here	4.	Fc \$	or Debtor 1		ebtor 2 or iling spouse 1,200.00	
	OOP	y line 4 nere	٦.	Ψ_	0.00	Ψ	1,200.00	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$_	0.00	\$	165.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$_	0.00	\$	0.00	
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$	0.00	
	5d. 5e.	Required repayments of retirement fund loans Insurance	5d. 5e.	\$ \$	0.00	\$ 	0.00	
	5e. 5f.	Domestic support obligations	5e. 5f.	Φ \$	0.00	Ф \$	0.00	
	5g.	Union dues	5g.	\$	0.00	\$	0.00	
	5h.	Other deductions. Specify:	5h.+		0.00	·	0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	165.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	1,035.00	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
	8b.	Interest and dividends	8b.	\$	0.00	\$	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_	0.00	\$	0.00	
	8d.	Unemployment compensation Social Security	8d.	\$ \$	0.00	\$	0.00	
	8e. 8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: expected tax refund  Pension or retirement income	8f.	\$_ \$_	1,941.00	\$	0.00	
	8g. 8h.	Other monthly income. Specify: part timne job	8g. 8h.+	· -	0.00	\$ + \$	300.00	
9.		l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	2,341.00	\$	300.00	
10	Cald	culate monthly income. Add line 7 + line 9.	10. \$		2,341.00 + \$	1 22	35.00 = \$	3,676.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	ΙΟ.   Ψ		2,541.00	1,00	- V	3,070.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedul adde contributions from an unmarried partner, members of your household, you are friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ur depen		•		hedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certilies					12. \$	3,676.00
							Combin	ed income
13.	Do	you expect an increase or decrease within the year after you file this form	m?					
		No.						
		Yes. Explain:						

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						-		
Fill i	n this informa	ation to identify yo	our case:					
Debt	or 1	Shawn M Cra	ain				eck if this is: An amended filing	
Debt	or 2	Christina J C	rain				J	wing postpetition chapter
(Spo	use, if filing)					_	13 expenses as of	
Unite	ed States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	number							
(If kn	own)							
Of	ficial Fo	rm 106J				•		
		J: Your	Exper	ISAS				12/1
Be a info	s complete rmation. If m ber (if know	and accurate as nore space is ne n). Answer eve	s possible. eded, atta ry question	If two married people ar ch another sheet to this				or supplying correct
Part 1.	1: Desci	ribe Your House nt case?	∌hold					
	□ No. Go to							
		es Debtor 2 live	in a separ	ate household?				
	■ N	-	st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	e <i>hold</i> of De	btor 2.	
2.		e dependents?	_	, ,				
۷.	-	•		E11 (41)	B I		B 1	Barrier Investor
	Do not list D Debtor 2.	eptor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents				Son			Yes
							_	□ No
								Yes
								□ No
								☐ Yes
								□ No
3.	Do your exi	penses include	_		-			☐ Yes
0.	expenses o	of people other to d your depende	han 🗖	No Yes				
Part	2: Estim	nate Your Ongoi	ng Monthl	y Expenses				
expe		a date after the		uptcy filing date unless y y is filed. If this is a supp				
Incl	ude expense	es paid for with	non-cash	government assistance i	f you know			
	value of suc icial Form 10		d have inc	eluded it on Schedule I: \	our Income		Your exp	enses
4.		or home owners		ses for your residence. I	nclude first mortgage	e 4.	\$	1,372.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		erty, homeowner's	s, or renter	's insurance		4b.	·	0.00
		•		ıpkeep expenses		4c.	\$	100.00
		owner's associa				4d.	·	0.00
5	Additional i	mortgage paym	ents for vo	our residence, such as ho	me equity loans	5	\$	0.00

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ebtor 1	Shawn M	Crain			
ebtor 2	Christina	J Crain	Case num	ber (if known)	
. Utili					
Otili 6a.	ties:	heat, natural gas	6a.	\$	300.00
6b.	-	ver, garbage collection	6b.	\$	125.00
6c.		e, cell phone, Internet, satellite, and cable services	6c.	· ·	300.00
6d.	Other. Spe	•	6d.	·	
		ekeeping supplies	6d. 7.	\$	0.00
		hildren's education costs	7. 8.	\$	600.00
_			9.	·	0.00
	-	ry, and dry cleaning		\$	100.00
	•	roducts and services	10.	\$	100.00
		ntal expenses	11.	\$	150.00
	n <b>sportation.</b> not include ca	Include gas, maintenance, bus or train fare.	12.	\$	200.00
		clubs, recreation, newspapers, magazines, and books	13.	\$	34.00
				\$	
		ributions and religious donations	14.	Φ	0.00
	irance.	auranae daduated from vaur nav ar included in lines 4 or 20			
	Life insura	surance deducted from your pay or included in lines 4 or 20.	15a.	2	0.00
	Health ins		15a. 15b.		
	Vehicle ins			· ·	0.00
			15c.	·	70.00
		rance. Specify:	15d.	<b>5</b>	0.00
		clude taxes deducted from your pay or included in lines 4 or		<b>c</b>	0.00
Spec	,		16.	\$	0.00
		ease payments: ents for Vehicle 1	17a.	¢	0.00
				·	0.00
	, ,	ents for Vehicle 2	17b.	·	0.00
	Other. Spe		17c.	•	0.00
	Other. Spe		17d.	\$	0.00
		of alimony, maintenance, and support that you did not r		\$	0.00
		your pay on line 5, Schedule I, Your Income (Official Forms you make to support others who do not live with you.	n 1061).	\$	
		s you make to support others who do not live with you.	19.	Ψ	0.00
Spec	,	erty expenses not included in lines 4 or 5 of this form or		ur Incomo	
		s on other property	20a.		0.00
	Real estat	• • •	20b.	· ·	0.00
			20c.	·	
		nomeowner's, or renter's insurance			0.00
		ce, repair, and upkeep expenses	20d.	· -	0.00
		er's association or condominium dues	20e.	·	0.00
Othe	er: Specify:		21.	+\$	0.00
Calc	culate vour i	monthly expenses			
	Add lines 4	•		\$	3.451.00
		2 (monthly expenses for Debtor 2), if any, from Official Form	106.1-2	\$	3,431.00
			1000 2		0.454.00
22C.	Add line 228	a and 22b. The result is your monthly expenses.		\$	3,451.00
Calc	culate vour i	monthly net income.			
		12 (your combined monthly income) from Schedule I.	23a.	\$	3,676.00
		monthly expenses from line 22c above.	23b.	·	3,451.00
_00.	, , 501		_35.		0,701.00
23c	Subtract v	our monthly expenses from your monthly income.			
_00.		is your monthly net income.	23c.	\$	225.00
		, ,		μ	
		an increase or decrease in your expenses within the year			
		u expect to finish paying for your car loan within the year or do you e	kpect your mortgage	payment to increa	se or decrease because of a
_		terms of your mortgage?			
■ N	lo.				
$\square$ Y	<b>'</b> es	Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Shawn M Crain				
	First Name	Middle Name	Last Name		
Debtor 2	Christina J Crain				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an amended filing
Official Form <b>Declarat</b>		ın Individual	Debtor's Sc	hedules	12/15
You must file thi obtaining mone years, or both. 1	is form whenever you fi	le bankruptcy schedule		. Making a false stater	ment, concealing property, or ), or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes. I	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sum	nmary and schedules file	d with this declaration	n and

X /s/ Christina J Crain

Christina J Crain

Signature of Debtor 2

Date January 11, 2018

X /s/ Shawn M Crain

Shawn M Crain

Signature of Debtor 1

Date January 11, 2018

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-HII	in this infor	nation to identify you				
		nation to identify you	case:			
Deb	otor 1	Shawn M Crain First Name	Middle Name	Last Name		
Deb	otor 2	Christina J Crain	Wildele Wallie	Edot Namo		
	use if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Cor	o numbor					
	se number own)				-	Check if this is an mended filing
<b>~</b> (	<del>.</del>	407				
	<u>ficial Fo</u>		Affaira far Indivi	duala Filipa for D		
Sta	atement	of Financial	Affairs for individ	duals Filing for B	ankruptcy	4/16
					equally responsible for sup additional pages, write you	
		n). Answer every que		and forms on the top of an	y additional pages, write you	ii name and odde
Par	t 1: Give [	Details About Your Ma	nrital Status and Where You	u Lived Before		
4	What is you	r ourrent merital statu	102			
1.	what is you	r current marital statu	,S f			
	<ul><li>■ Married</li><li>□ Not man</li></ul>	ried				
2.	During the I	ast 3 vears have you	lived anywhere other than	where you live now?		
_	zamig mo i	aot o youro, navo you	nroa any mnoro canor man	mioro you mio nom .		
	■ No					
	☐ Yes. Lis	t all of the places you l	ived in the last 3 years. Do n	ot include where you live nov	<i>1</i> .	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there
3.	Within the la	ast 8 years, did you ev	ver live with a spouse or le	gal equivalent in a commun	ity property state or territory	? (Community property
state	es and territor	ies include Arizona, Ca	lifornia, Idaho, Louisiana, Ne	evada, New Mexico, Puerto R	ico, Texas, Washington and W	/isconsin.)
	■ No					
	_	ake sure you fill out Scl	nedule H: Your Codebtors (O	official Form 106H).		
Par	t 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including part we together, list it only once ur		ndar years?
	□ No					
	_	in the details.				
		. III IIIO GOIGIIOI				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$900.00
			☐ Operating a business		☐ Operating a business	

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Del	otor 2 Christina J Crain		Case	e number (if known) _		
		Dahia d		Dalitano		
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of incon Check all that app	oly. (bef	ess income fore deductions exclusions)
	r last calendar year: nuary 1 to December 31, 2017)	☐ Wages, commissions, bonuses, tips	\$14,000.00	■ Wages, commi bonuses, tips	issions,	\$15,000.00
		Operating a business		☐ Operating a bu	ısiness	
	r the calendar year before that: nuary 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$40,000.00	☐ Wages, commi bonuses, tips	issions,	\$0.00
		☐ Operating a business		☐ Operating a bu	siness	
	and other public benefit payments; pwinnings. If you are filing a joint case.  List each source and the gross incom  No  Yes. Fill in the details.	e and you have income that y	rou received together, list it o	nly once under Debt	tor 1.	Sing and follory
		Debtor 1		Debtor 2		
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of incomposition Describe below.	(bef	ess income fore deductions exclusions)
	om January 1 of current year until adate you filed for bankruptcy:	Social Security Benefits	\$1,900.00			
	r last calendar year: nuary 1 to December 31, 2017)	Social Security Benefits	\$7,700.00			
Par	rt 3: List Certain Payments You	Made Before You Filed for I	Bankruptcy			
<b>S</b> .	Are either Debtor 1's or Debtor 2's		debts? mer debts. Consumer debts	s are defined in 11 U	.S.C. § 101(8) as	s "incurred by an
	_ ,	re you filed for bankruptcy, did	d you pay any creditor a total	of \$6,425* or more?	?	
		ach creditor to whom you paid editor. Do not include paymen				
	not include p	payments to an attorney for the on 4/01/19 and every 3 years	nis bankruptcy case.	•		nony. Also, do
		r both have primarily consure you filed for bankruptcy, did		of \$600 or more?		
	■ No. Go to line 7.					
	include payr	ach creditor to whom you paid ments for domestic support of this bankruptcy case.		•	•	
	Creditor's Name and Address	Dates of paymen	nt Total amount paid	Amount you still owe	Was this payme	nt for

Debtor 1

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Del	otor 2 Christina J Crain		Cas	se number (if known)					
7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1	rtners; relatives of any gen control, or owner of 20% o	eral partners; partners r more of their voting	erships of which yog securities; and ar	u are a genera ny managing ag	partner; corporations			
	■ No								
	Yes. List all payments to an insider.  Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for t	his payment			
			paid	still owe					
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a de	bt that benefited an			
	No								
	☐ Yes. List all payments to an insider  Insider's Name and Address	Dates of payment	Total amount Amount		t you Reason for this paymen				
			paid	still owe	Include credi	tor's name			
Par	rt 4: Identify Legal Actions, Repossession	s, and Foreclosures							
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.  No								
	Yes. Fill in the details.  Case title	Nature of the case	Court or agency		Status of the				
	Case number	Nature of the case	Court or agency		Status Of the	case			
10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.								
	<ul><li>□ No. Go to line 11.</li><li>■ Yes. Fill in the information below.</li></ul>								
	Creditor Name and Address	Describe the Property		Date		Value of the property			
		Explain what happened	i			property			
	Ally P.O. Box 37281	2010 Ford Transit		8/201	17	Unknown			
	Minneapolis, MN 55438	■ Property was reposse □ Property was foreclos □ Property was garnish	sed.						
		☐ Property was attached	d, seized or levied.						
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becall No  ☐ Yes. Fill in the details.		luding a bank or fir	nancial institution	, set off any a	mounts from your			
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount			
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a  ■ No □ Yes		erty in the possess	ion of an assigne	e for the bene	fit of creditors, a			

Debtor 1

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	btor 1 Shawn M Crain btor 2 Christina J Crain		Case number	(if known)					
Par	rt 5: List Certain Gifts and Contributio	ns							
		ruptcy,	did you give any gifts with a total value of more t	han \$600 per person?					
	Gifts with a total value of more than \$6 per person  Person to Whom You Gave the Gift and		Describe the gifts	Dates you gave the gifts	Value				
	Address:								
14.	Within 2 years before you filed for bank  ■ No □ Yes. Fill in the details for each gift or		did you give any gifts or contributions with a totation.	al value of more than \$	6600 to any charity?				
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Coo	total	Describe what you contributed	Dates you contributed	Value				
Par	rt 6: List Certain Losses								
15.	or gambling?	uptcy o	r since you filed for bankruptcy, did you lose any	thing because of theft	, fire, other disaster,				
	Yes. Fill in the details.	D	ille anni incomentation de la comentation della	Data of wave	Value of manager				
	Describe the property you lost and how the loss occurred	Includ	ibe any insurance coverage for the loss e the amount that insurance has paid. List pending nce claims on line 33 of <i>Schedule A/B: Property.</i>	Date of your loss	Value of property lost				
Par	rt 7: List Certain Payments or Transfe	rs							
	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.								
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>								
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				
	Eric Pratt Law Firm P.C. 5411 E. State St, Ste 202 Rockford, IL 61108		Attorney Fees		\$0.00				
	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.								
	■ No								
	Yes. Fill in the details.								
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was	Amount of payment				

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Shawn M Crain Debtor 1 Debtor 2 Christina J Crain

Case number (if known)

18.	8. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do include gifts and transfers that you have already listed on this statement.  No							
	☐ Yes. Fill in the details.							
	Person Who Received Transf Address	er	Description and property transfe			e any property or s received or debts xchange	Date transfer was made	
	Person's relationship to you				•	ŭ		
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No  Yes. Fill in the details.							
	Name of trust		Description and	Description and value of the property transferred		red	Date Transfer was	
			2000	raido or are pro			made	
Par	rt 8: List of Certain Financial	Accounts, Inst	truments, Safe Depos	it Boxes, and St	orage Units			
20.	sold, moved, or transferred?					•		
		Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.						
	Yes. Fill in the details.							
			Last Aultuita af	T (		-1	Last balance	
	Name of Financial Institution Address (Number, Street, City, State Code)		Last 4 digits of account number	Type of account instrument	cl m	ate account was losed, sold, loved, or ansferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?							
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State	and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?	
22.	Have you stored property in a	storage unit o	r place other than you	ır home within 1	year before y	ou filed for bankruptc	y?	
	■ No □ Yes. Fill in the details.							
	Address (Number, Street, City, State and ZIP Code)		Who else has or to it? Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?	
Par	rt 9: Identify Property You Ho	old or Control f	or Someone Else					
23.	Part 9: Identify Property You Hold or Control for Someone Else 3. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust							
	for someone.							
	Yes. Fill in the details.							
	_							
	Owner's Name Address (Number, Street, City, State	and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe the	e property	Value	
Par	rt 10: Give Details About Envir	onmental Info	rmation					
For	the purpose of Part 10, the follo	owing definitio	ns apply:					
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or							

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

page 5

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Shawn M Crain Debtor 1 Debtor 2 Christina J Crain

Case number (if known)

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statute regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.						
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.						
Rep	ort all notices, releases, and proceedings that	nt you know about, regardless of whe	n they occurred.				
24.	Has any governmental unit notified you that	you may be liable or potentially liable	under or in violation of an environm	ental law?			
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of	any release of hazardous material?					
	<ul><li>No</li><li>Yes. Fill in the details.</li></ul>						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adm	ve you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	111: Give Details About Your Business or 0	Connections to Any Business					
27.	Within 4 years before you filed for bankrupto	cy, did you own a business or have ar	ny of the following connections to an	y business?			
	☐ A sole proprietor or self-employed in	n a trade, profession, or other activity	, either full-time or part-time				
	☐ A member of a limited liability comp	any (LLC) or limited liability partnersh	nip (LLP)				
	☐ A partner in a partnership						
	☐ An officer, director, or managing exe	ecutive of a corporation					
	☐ An owner of at least 5% of the voting	g or equity securities of a corporation					
■ No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill in the details below for each business.						
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security				
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed				
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include institutions, creditors, or other parties.							
	■ No						

Part 12: Sign Below

**Date Issued** 

Name

☐ Yes. Fill in the details below.

Address (Number, Street, City, State and ZIP Code)

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Debloi	Shawii W Cialli	
Debtor 2	Christina J Crain	Case number (if known)
are true a	nd correct. I understand that maki	g a false statement, concealing property, or obtaining money or property by fraud in connection
		to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C.	§§ 152, 1341, 1519, and 3571.	
		(10):::: 10:::
/s/ Shaw	n M Crain	/s/ Christina J Crain
Shawn N	Л Crain	Christina J Crain
Signature of Debtor 1		Signature of Debtor 2
Date Ja	anuary 11, 2018	Date January 11, 2018
Did vou at	ttach additional pages to Your Sta	ement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No	, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,
☐ Yes		
Did you pa	ay or agree to pay someone who i	not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes. Na	ame of Person Attach the Ba	nkruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankru

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5 · · · · · · · · · · · · · · · · · · ·	
Signed:		
/s/ Shawn M Crain	/s/ Jacob Maegli	
Shawn M Crain	Jacob Maegli 6317153	
	Attorney for the Debtor(s)	
/s/ Christina J Crain	•	
Christina J Crain		
Debtor(s)		
• •		

Do not sign this agreement if the amounts are blank.

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

T	_	Shawn M Crain		C N-			
In r	e -	Christina J Crain	Debtor(s)	Case No. Chapter	13		
			Debtoi(s)	Chapter			
		DISCLOSURE OF COMPENSATI	ON OF ATTORNEY	FOR DE	CBTOR(S)		
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:							
		For legal services, I have agreed to accept		\$	4,000.00		
		Prior to the filing of this statement I have received		\$	0.00		
		Balance Due		\$	4,000.00		
2.	\$	310.00 of the filing fee has been paid.					
3.	The	source of the compensation paid to me was:					
		■ Debtor □ Other (specify):					
4.	The	source of compensation to be paid to me is:					
		■ Debtor □ Other (specify):					
5.		I have not agreed to share the above-disclosed compensation v	with any other person unless	hey are memb	bers and associates of my law firm.		
		I have agreed to share the above-disclosed compensation with copy of the agreement, together with a list of the names of the					
6.	In 1	eturn for the above-disclosed fee, I have agreed to render lega	service for all aspects of the	bankruptcy c	ase, including:		
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>See attached CARA</li> </ul>						
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, relief from stay actions or any other adversary proceeding.						
		See Attached CARA					
	CERTIFICATION						
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.							
January 11, 2018 /s/ Jacob Maegli							
Date			Jacob Maegli 6317153 Signature of Attorney				
			Eric Pratt Law Firm P.C.				
			5411 E. State St, Ste 202	<u>)</u>			
			Rockford, IL 61108				
			Name of law firm		_		

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### United States Bankruptcy Court Northern District of Illinois

In re	Shawn M Crain Christina J Crain	Debtor(s)	Case No. Chapter 13		
	VERIFICA	ATION OF CREDITOR M	<b>MATRIX</b>		
		Number of	f Creditors:	48	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	January 11, 2018	/s/ Shawn M Crain Shawn M Crain Signature of Debtor			
Date:	January 11, 2018	/s/ Christina J Crain Christina J Crain Signature of Debtor			

Afni Attn: Bankruptcy Po Box 3097 Bloomington, IL 61702

Ally Financial Attn: Bankruptcy Po Box 380901 Bloomington, MN 55438

ARS National Services Box 469046 Escondido, CA 92046

Atg Credit Llc 1700 W Cortland St Ste 2 Chicago, IL 60622

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Capital Management 698 1/2 S. Ogden St Buffalo, NY 14206

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One / Bergne Attn: Bankruptcy Dept Po Box 30258 Salt Lake City, UT 84130 Capital One / Furnit Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One / Menard Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Chase Card Po Box 15298 Wilmington, DE 19850

Chase Card Services Correspondence Dept Po Box 15278 Wilmington, DE 19850

Citibank/The Home Depot Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 St Louis, MO 63129

Comenity Bank/bergners Po Box 182125 Columbus, OH 43218

Comenity Bank/Lane Bryant Po Box 182125 Columbus, OH 43218

Convergent Heathcare Recovery 121 Ne Jefferson St Suite 100 Peoria, IL 61602

Convergent Outsoucring Box 9004 Renton, WA 98057

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193 Creditors Protection S Po Box 4115 Rockford, IL 61101

Dell Financial Services Attn: Bankruptcy Po Box 81577 Austin, TX 78708

Dennis A. Brebner & Associates 860 Northpoint Blvd Waukegan, IL 60085

integrated home care 5027 harrison ave Rockford, IL 61108

Jeffry Manasse & Assoc 608 S. Washington St #200 Naperville, IL 60540

Joseph Schoening, DDS 1574 S. Bell School Rd. Cherry Valley, IL 61016-9362

Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201

Kryger Glass Co 1221 Harrison St Kansas City, MO 64106

LVNV Funding/Resurgent Capital Po Box 10497 Greenville, SC 29603

M. Asim Mustafa MD 461 N . Mulford Rd #12 Rockford, IL 61107 Midland Funding Attn: Bankruptcy Po Box 939069 San Diego, CA 92193

Nationstar Mortgage LLC Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019

OSF Healthcare 7978 Solution Center Chicago, IL 60677-7009

paypal Box 105658 Atlanta, GA 30348

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

rockford medical rehab 11800 Cardinal Lane Caledonia, IL 61011

rockford mercantile 2502 S. Alpine Rd Rockford, IL 61108

State Collection Service Attention: Bankruptcy Po Box 6250 Madison, WI 53716

Swedish American Box 310283 Des Moines, IA 50331

Swedish American Hospital Box 1567 Rockford, IL 61110 Swift Financial Corp 3505 Silverside Dr Suite 200 Wilmington, DE 19810

Synchrony Bank/ Old Navy Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Amazon Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Lowes Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Sams Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Tnb-Visa (TV) / Target C/O Financial & Retail Services Mailstop BV PO Box 9475 Minneapolis, MN 55440

Us Dept Of Ed/Great Lakes Higher Educati Attn: Bankruptcy 2401 International Lane Madison, WI 53704

Wells Fargo Dealer Services Attn: Bankruptcy Po Box 19657 Irvine, CA 92623